

what is IDENTITY THEFT

Dear Friend:

Thousands of Americans fall victim to identity theft each year. With your Social Security or credit card number, an imposter can easily steal your identity to start fraudulent bank, credit or cellular phone accounts— even take out loans or file for bankruptcy in your name.

Follow some easy steps to help protect your identity and avoid becoming a victim.

- Destroy or shred anything with your Social Security or credit card numbers before you throw it away.
- When shopping on the Internet, be sure the company uses secure ordering methods.
- And check your credit report each year to be sure it's accurate.

You can get a free copy of your credit report from the major credit reporting agencies every 12 months at www.annualcreditreport.com or call toll-free 1-877-322-8228.

Visit www.michigan.gov/ag to access the Consumer Alert on Free Annual Credit Reports.

For more helpful consumer tips, please take a moment to review this brochure. Feel free to contact my office if you have any questions or concerns about state government.

Sincerely,



Mike Nofs
State Senator



State Senator
Mike Nofs
P.O. Box 30036
Lansing, MI 48909-7536

IDENTITY THEFT

protect your **PRIVACY**



State Senator

**MIKE
NOFS**

19th District

Toll-Free:
888-962-6275

www.SenatorMikeNofs.com

protection

TIPS



While it can be difficult to stop a criminal from committing a crime, you can help protect yourself and reduce your risk of becoming a victim of identity theft.

Keep these tips in mind:

- ▶ Tear up or shred mail and shopping receipts before throwing them out.
- ▶ When shopping, carry only the credit cards you need. While online, use a secure browser that encrypts your purchasing information.
- ▶ Keep personal information private. Don't give out your Social Security number unless it is required. Guard your online passwords. Never give out information to companies or people you don't know.
- ▶ Check your credit card and bank statements monthly. Obtain a copy of your credit report once a year to check that only the accounts you've started are listed.

if you're a

VICTIM

It is important to take action right away to minimize future damage if you become a victim of identity theft.

- ▶ Contact the fraud departments of the three major credit bureaus. Request that a "fraud alert" be placed on your account and that creditors get your permission before opening any new accounts.
- ▶ Call creditors to let them know the accounts may have been opened fraudulently. If your existing accounts have been accessed, get new cards and account numbers.
- ▶ File a police report and send a copy to your creditors. This report helps document the crime.
- ▶ Report the theft to the Federal Trade Commission. Some companies accept the FTC's ID Theft Affidavit as evidence of possible fraud. Access the affidavit at www.ftc.gov/idtheft.
- ▶ File a complaint with the Michigan Attorney General's Office if a company pursues a debt that is the obvious result of identity theft.
- ▶ Keep copies of all the information you collect for future reference.

IDENTITY

THEFT

CONTACT INFORMATION

Three Major Credit Bureaus

EQUIFAX

Report Fraud: 800.525.6285
www.equifax.com

EXPERIAN

Report Fraud: 888.397.3742
www.experian.com

TRANS UNION

Report Fraud: 800.680.7289
www.transunion.com

To Order Free Annual Credit Report

Toll-Free: 877.322.8228
Online: www.annualcreditreport.com

Consumer Protection Organizations

FEDERAL TRADE COMMISSION

ID Theft Hotline
Toll-free: 1.877.IDTHEFT
www.ftc.gov/idtheft

PRIVACY RIGHTS CLEARINGHOUSE

619.298.3396 • www.privacyrights.org

ID THEFT RESOURCE CENTER

www.idtheftcenter.org

MICHIGAN ATTORNEY GENERAL

Consumer Protection Division:
Toll-free 1.877.765.8388 • www.michigan.gov/ag